

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

ADAM B CLARK
MELODY S CLARK
Debtor(s)

Case No. 19-70338JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2019.
- 2) The plan was confirmed on 07/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/13/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/26/2023.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,399.00.
- 10) Amount of unsecured claims discharged without full payment: \$21,974.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,149.84
Less amount refunded to debtor	\$7,525.91

NET RECEIPTS: \$65,623.93

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,619.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,553.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,172.92

Attorney fees paid and disclosed by debtor: \$381.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABILITY RECOVERY SERVICES LLC	Unsecured	1,882.00	NA	NA	0.00	0.00
ADVANCED DISPOSAL	Unsecured	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	7,839.00	7,839.82	7,839.82	0.00	0.00
APEX ASSET	Unsecured	184.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	180.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	81.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	1,379.13	1,379.13	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	1,128.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INCOI	Unsecured	6,395.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	94.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	50.00	NA	NA	0.00	0.00
DECATUR TOWNSHIP (EIT)	Priority	0.00	788.14	788.14	788.14	0.00
KEYSTONE CREDIT SERVICES LLC**	Unsecured	337.00	NA	NA	0.00	0.00
KEYSTONE CREDIT SERVICES LLC**	Unsecured	130.00	NA	NA	0.00	0.00
KEYSTONE CREDIT SERVICES LLC**	Unsecured	108.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	0.00	0.00	0.00	0.00
MOUNT NITTANY PHYSICIAN GROU	Unsecured	11.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	163.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	333.76	333.76	333.76	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	16.55	16.55	0.00	0.00
PENN CREDIT CORP	Unsecured	508.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	308.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	162.00	NA	NA	0.00	0.00
PENN HIGHLANDS MEDICAL GROUP	Unsecured	0.00	NA	NA	0.00	0.00
PENN HIGHLANDS PHYSICIAN NETW	Unsecured	0.00	NA	NA	0.00	0.00
PHILIPSBURG-OSCEOLA ASD (DECA	Priority	1,577.00	788.17	788.17	788.17	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	760.00	0.00	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	10,114.00	10,501.43	10,501.43	10,501.43	1,965.24
TRANSWORLD SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TYRONE HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	408.78	408.78	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	519.00	509.10	509.10	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	53,603.00	54,173.41	0.00	36,341.86	0.00
WILMINGTON SAVINGS FUND SOCIE'	Secured	0.00	7,732.41	7,732.41	7,732.41	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$10,501.43	\$46,843.29	\$1,965.24
Mortgage Arrearage	\$7,732.41	\$7,732.41	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,233.84	\$54,575.70	\$1,965.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,910.07	\$1,910.07	\$0.00
TOTAL PRIORITY:	\$1,910.07	\$1,910.07	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,153.38	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,172.92</u>	
Disbursements to Creditors	<u>\$58,451.01</u>	
TOTAL DISBURSEMENTS :		<u>\$65,623.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/13/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.